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## VA GUARANTEED LOAN RIDER

(For use with FNMA/FHLMC uniform instruments for  
Veterans Administration guaranteed loans)

This Rider is made this 5<sup>th</sup> day of May  
incorporated into and shall be deemed to amend and supplement a Mortgage, Deed of  
"security instrument") dated of even date herewith, given by the undersigned  
Borrower's Note to Ryan Financial Services, Inc.  
"Lender") and covering the Property described in the security instrument  
Place Frederick, Maryland 21701  
(Property Address)

In addition to the covenants and agreements made in the security instru-  
ment, the Borrower agrees as follows:

The provisions of the Uniformed Services of Health Care Act, Title 38, United States Code, such  
as amended, shall govern the rights, duties and liabilities  
of the Borrower under the security instrument or other instruments executed in connection with  
the loan, including, but not limited to, the provision for  
the payment of the secured indebtedness and the provision that the Lender  
shall be deemed to be a creditor of the Borrower pursuant to Covenant 17 of the security instrument, are hereby  
incorporated into such instruments to said Title or Regulations.

IN WITNESS WHEREOF, the Borrower has hereunto set his hand and seal this 5<sup>th</sup> day of May, 1978.

[Signature]  
\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Borrower